

# Payer User Manual

## eCheck & Card Payments



# Table of Contents

See the appendix for recent updates as of 10/25/2014

<b>CREATE PROFILE .....</b>	<b>3</b>
You Will Need .....	3
Create an Account .....	3
Enter Account Contact Information .....	4
Enter Login Information .....	4
Enter Payment Information.....	5
Account Verification .....	6
Terms and Conditions.....	7
 <b>LOG INTO YOUR ACCOUNT .....</b>	 <b>8</b>
 <b>MANAGE YOUR ACCOUNT .....</b>	 <b>9</b>
Change Password after First Logon .....	9
Edit Your Profile.....	9
Forgot Password.....	11
Forgot Email Address.....	12
 <b>THE HOME PAGE .....</b>	 <b>13</b>
Account Overview .....	13
Account Number .....	14
Description .....	14
Amount Due .....	14
Due Date.....	15
View the Payment History .....	15
 <b>PAYMENTS .....</b>	 <b>16</b>
One-Time Unregistered User Payment .....	16
One-Time Registered User Payment .....	19
E-Check Payments .....	23
Credit Card Payments.....	25
Partial Credit Card Payment .....	28
Editing & Deleting a Pending Payment.....	29
 <b>HELP .....</b>	 <b>30</b>
 <b>APPENDIX.....</b>	 <b>31</b>

# Create Profile

Create a profile to save your account information in the system and avoid having to re-enter the information each time you make an online payment.

## You Will Need

- Your Account Number
- Valid Email Address
- Current mailing Address
- Current version of an Internet browser

## Create an Account

1. From the Online Payment Website, click the **Create an Account** link.

**Log On to My Bill Pay**

Email

Password

[Forgot your email or password?](#)

**Logon** [Cancel](#)

**Don't Have an Account?**

[» Create an Account](#)  
Easily view, pay and manage your bills online.

[» Make a Payment](#)  
Make a one-time payment without an account.

2. The **Create Profile** page displays.

**Info**

- Fields marked with an asterisk (\*) are required.

**Info**

- Hover your mouse pointer over the (?) for additional information.

**Info**

- You can make a one-time payment without creating a profile.

# Create Profile

## Enter Account Contact Information

1. Enter the First Name, Middle Initial, and Last Name associated with the account.
2. Enter a valid Primary Telephone Number.
3. Enter the mailing address.
4. The country defaults to **United States**. International addresses are not currently supported. If your address is outside of the United States, contact Customer Support.
5. Enter the Zip Code and press **tab**. The city and state auto-populates.
6. Enter the account number.
7. Click **Continue**.

**Contact Information**  
Please provide your current contact information.

First Name \*

Middle Initial

Last Name \*

Primary Telephone Number \*

Address Line 1 \*

Address Line 2

Country \*

Zip Code \*

City \*

**Type zip code and press TAB. The city and state auto-populates.**

## Enter Login Information

1. Enter the email address.
2. Re-enter the email to confirm.
3. The email address will be used as the login id.
4. After the profile is set-up, a confirmation email will be sent.
5. The email will contain a temporary password.

**Login Information**  
Please enter and confirm the email address that you would like associated with your account Logon.

Login ID/Contact Email \*

Confirm Login ID/Contact Email \*

# Create Profile

## Enter Payment Information

1. If the account payment information is the same as the contact address, place a check in the box.
2. The address information auto-populates in the fields below.
3. Enter the account information from your most recent billing statement in the remaining fields.
4. Required fields are marked by a red asterisk (\*). Make sure all required fields have complete information.
5. Click **Save**.
6. The **Account Verification** Page displays.

**Account Information**

Enter your account information from your most recent billing statement

☒ Same as Contact Information

Bill Description *	Electric Bill
First Name *	Sarah
Middle Name	D
Last Name *	Hines
Email Address *	new_customer @ecpays.com
Primary Phone Number *	(252)555-1212
Other Phone Number	
Address 1 *	12345 Main Street
Address 2	
Country *	United States

Zip Code *	27893	
City *	WILSON	
State *	NC	
Account Number *	5123456782	

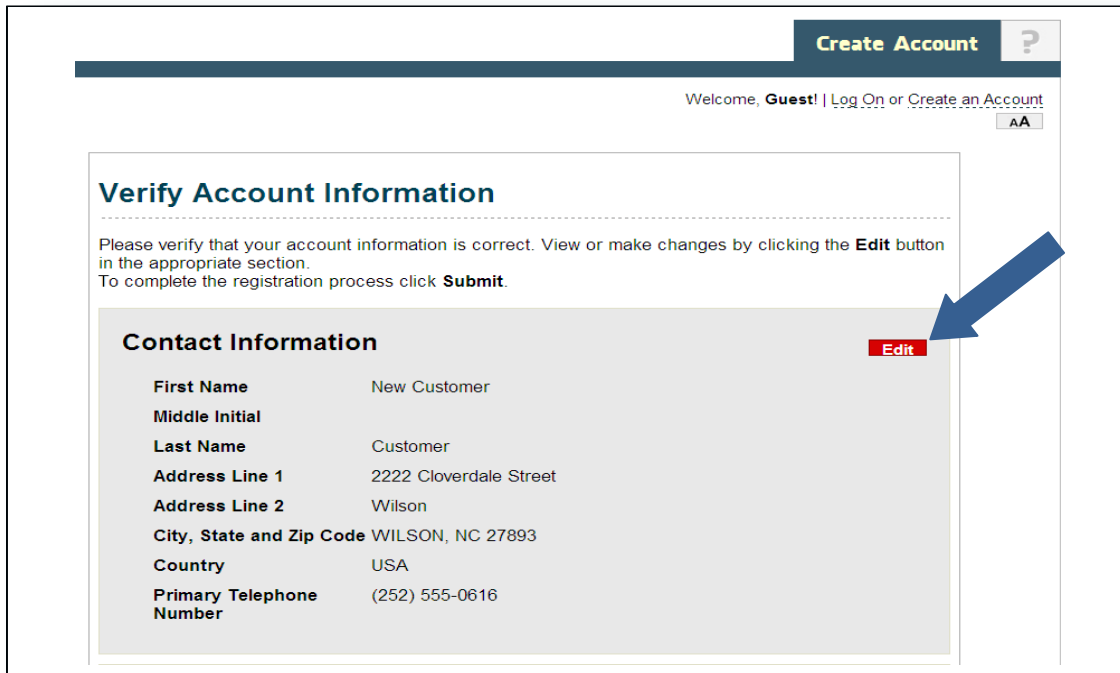
[Continue](#) [Cancel](#)

- Info**
- Only one account can be associated with an email address.
- Info**
- The account payment address is the address associated with your bill.

# Create Profile

## Account Verification

1. Review the information that you entered. Click **Edit** to make changes.



**Create Account** ?

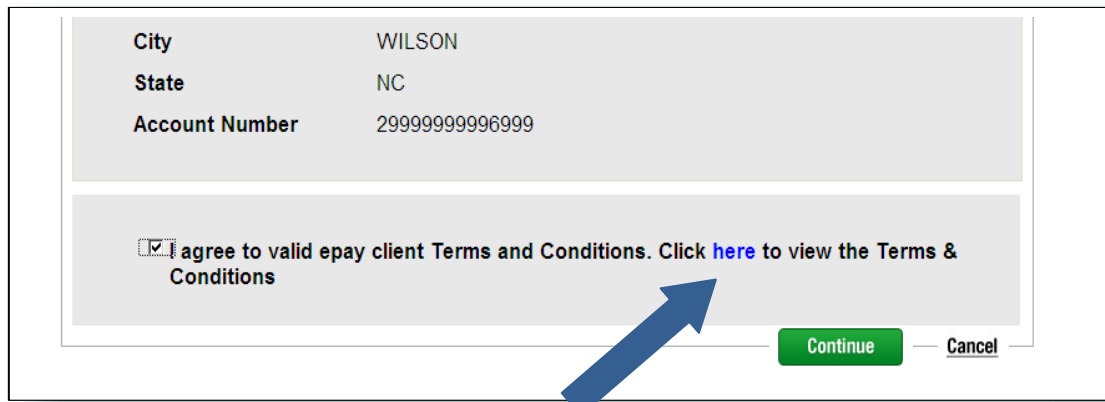
Welcome, **Guest!** | [Log On](#) or [Create an Account](#) AA

### Verify Account Information

Please verify that your account information is correct. View or make changes by clicking the **Edit** button in the appropriate section.  
To complete the registration process click **Submit**.

**Contact Information** **Edit**

<b>First Name</b>	New Customer
<b>Middle Initial</b>	
<b>Last Name</b>	Customer
<b>Address Line 1</b>	2222 Cloverdale Street
<b>Address Line 2</b>	Wilson
<b>City, State and Zip Code</b>	WILSON, NC 27893
<b>Country</b>	USA
<b>Primary Telephone Number</b>	(252) 555-0616



<b>City</b>	WILSON
<b>State</b>	NC
<b>Account Number</b>	29999999996999

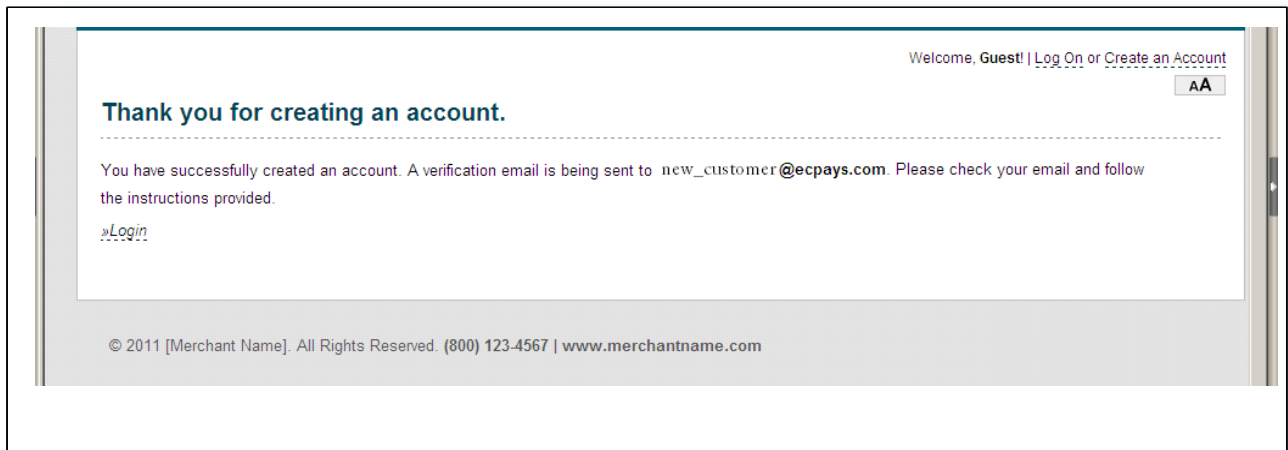
☒ I agree to valid epay client Terms and Conditions. Click [here](#) to view the Terms & Conditions

**Continue** **Cancel**

2. Click the link to review the **Terms and Conditions** in a PDF document.
3. When all information is verified and corrected, place a check in the checkbox indicating you agree with the **Terms and Conditions**. Click **Continue**.

# Create Profile

4. A thank you message will appear informing you that a confirmation has been sent to your email address.



5. The email will have a temporary password that you will use to log into the system for the first time.

## Terms and Conditions

1. Click the link to read the **Terms and Conditions**.
2. A PDF document opens. If a PDF document does not open, make sure you have the Adobe® Reader® installed on your computer.
3. Scroll through to read the **Terms and Conditions**.
4. You may also print a copy for your records.
5. Click the **File Menu > Exit**, to close the PDF document.
6. The screen returns to the **Payment Verification** page.
7. Place a check in the check box to accept and agree with the **Terms and Conditions**.

# Log into Your Account

You will receive an email confirmation after you create your profile. The email will contain a temporary password and a link to the login screen. Follow the instructions to log in and activate your account. Be sure to logon and change your password as soon as possible.

1. Enter your email address.
2. Enter the temporary password and click the **Logon** button.
3. The first time that you logon, you will be prompted to change the temporary password.

The screenshot shows a login interface titled "Log On to My Bill Pay". On the left, there is a form with two input fields: "Email" containing "new\_customer@ecpays.com" and "Password" containing eight dots. Below the password field is a link that says "Forgot your email or password?". At the bottom of the form are two buttons: a green "Logon" button and a grey "Cancel" button. To the right of the login form, under the heading "Don't Have an Account?", there are two links: "» Create an Account" with the subtext "Easily view, pay and manage your bills online." and "» Make a Payment" with the subtext "Make a one-time payment without an account." At the bottom of the page, there is a footer: "© 2011 [Merchant Name]. All Rights Reserved. (800) 123-4567 | www.merchantname.com".

## Info

- Passwords never expire. However, you can change your password at anytime from the **My Profile** screen.

## Info

- Passwords must include at least 8 characters and 1 numeral.
- Passwords cannot exceed 16 characters.

## Info

- Passwords should not include special characters such as %, &, @.
- Passwords are case sensitive

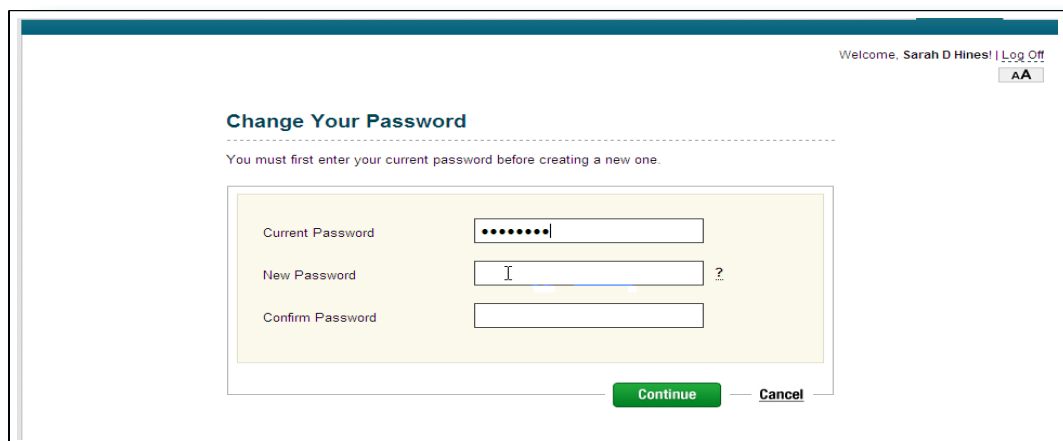


# Manage Your Account

## Change Password after First Logon

Steps 1 through 4 below show you how to change your password the first time you log into the system.

1. Enter the temporary password in the **Current Password** field.
2. Enter the **New Password** in the correct format.
  - a. Passwords are case sensitive.
  - b. Passwords must include at least 8 characters and 1 numeral.
  - c. Passwords cannot exceed 16 characters.
  - d. Passwords should not include special characters such as %, &, @.
3. Re-enter the password to confirm the password. Click **Continue**.
4. Once logged in, you will be directed to the **Home** page.



The screenshot shows a web interface for changing a password. At the top right, it says 'Welcome, Sarah D Hines!' with a 'Log Off' link and a font size selector 'AA'. The main heading is 'Change Your Password'. Below it, a message states: 'You must first enter your current password before creating a new one.' The form contains three input fields: 'Current Password' (filled with dots), 'New Password' (with a question mark icon), and 'Confirm Password'. At the bottom right of the form are 'Continue' and 'Cancel' buttons.

## Edit Your Profile

If you did not set-up an account, you will not be able to view the **Profile Tab**. Users who set up an account can change the following from the **My Profile** page:

- Contact Information,
- Change Password
- Logon Id/Email Address
- Billing Information

1. From the **Home** page, click the **Profile Tab**.
2. The **My Profile** page displays.

# Manage Your Account

Required fields are marked with an asterisk (\*).

**NOTE:** The login id is your email address in the contact information section. If you change carriers or change your email, you can update your login id to reflect the change.

## Contact Information

3. Perform updates on the payer's name, address, phone number and email address in this section.

## Password

4. Change the password in this section.

## Account Information

5. If the name and address are the same as the contact information, place a check in the box. The fields will auto-populate.

6. Click **Reset** to clear all fields.

7. Click **Cancel** to discontinue.

8. Click **Save** to save the profile.

9. You will receive an email confirmation when the profile is updated.

### My Profile

Update your account information in the appropriate fields and click Save to continue. If changes are made to your profile, you will receive an email notification of the changes.

Fields marked with \* are Required

#### Contact Information

First Name *	<input type="text" value="Steven"/>
Middle Initial	<input type="text" value="E"/>
Last Name *	<input type="text" value="Price"/>
Primary Telephone Number *	<input type="text" value="(919) 745-5032"/>

#### Password

Current Password *	<input type="password"/>
New Password *	<input type="password"/>
Confirm Password *	<input type="password"/>

#### Account Information

Enter your account information from your most recent billing statement

☒ Same as Contact Information

Account Nick Name *	<input type="text" value="Water Bill"/>
First Name *	<input type="text" value="Steven"/>
Middle Name	<input type="text" value="E"/>
Last Name *	<input type="text" value="Price"/>
Email Address *	<input type="text" value="new_customer@gmail.com"/>
Confirm Email *	<input type="text" value="new_customer@gmail.com"/>
Primary Phone Number *	<input type="text" value="(919) 745-2222"/>
Other Phone Number	<input type="text"/>
Address 1 *	<input type="text" value="3200 Beechleaf"/>
Address 2	<input type="text" value="flr 13"/>
Country *	<input type="text" value="United States"/>
Zip Code *	<input type="text" value="40004"/>
City *	<input type="text" value="BARDSTOWN"/>
State *	<input type="text" value="KY"/>
Account Number *	<input type="text" value="11234567890"/>

[Reset](#) [Save](#) [Cancel](#)

# Manage Your Account

## Forgot Password

1. From the Logon Screen, click the **“Forgot your email or password?”** link found beneath the password field.

The screenshot shows a web interface for logging in. At the top right, there is a 'Logon' button and a question mark icon. The main content area is divided into two sections. The left section, titled 'Log On to My Bill Pay', contains a form with 'Email' and 'Password' input fields. Below the password field is a link that reads 'Forgot your email or password?'. At the bottom of this form are 'Logon' and 'Cancel' buttons. The right section, titled 'Don't Have an Account?', contains two links: '» Create an Account' with the subtext 'Easily view, pay and manage your bills online.', and '» Make a Payment' with the subtext 'Make a one-time payment without registration.'

2. The logon screen displays **“Forgot Email Address?”** on the left and **“Forgot Password?”** on the right.

The screenshot shows a web interface with two side-by-side sections for account recovery. Both sections have a 'Logon' button and a question mark icon at the top right. The left section, titled 'Forgot Email Address?', instructs the user to 'Enter your Account Number and Password to log on to bill payment. You can then update your email in your user profile.' It includes a legend 'Bold = Required' and a form with 'Account Number' and 'Password' input fields. At the bottom are 'Logon' and 'Cancel' buttons. The right section, titled 'Forgot Password?', instructs the user to 'Enter your Account Number and Email Address to request a temporary password. Once you receive your temporary password by email, you will be prompted to log on and create a new one.' It also includes a legend 'Bold = Required' and a form with 'Account Number' and 'Email' input fields. At the bottom are 'Reset Password' and 'Cancel' buttons.

- 3.

# Manage Your Account

4. In the **Forgot Password** section, enter the account number found on your statement in the **Account Number** field.
5. Enter your **Email** address and click **Reset Password**.
6. A temporary password will be emailed to you.
7. Log into your email account to retrieve the password.
8. Follow the instructions to log into the online payment system and change your password.



•You may be prompted to register security questions which is an optional setting used for additional security validation.

•If you do not get prompted to register security questions, you can skip the section, and proceed to the **Home Page** section in this manual.

## Forgot Email Address

1. From the Logon screen, click the “**Forgot your email or password?**” link found beneath the password field.
2. The logon screen displays “**Forgot Email Address?**” on the left and “**Forgot Password?**” on the right.
3. From the **Forgot Email** section, enter the account number found on your statement.
4. Enter your **Password** and click **Logon**.
5. Once you are logged in, you will be at the **Home Page**.
6. Proceed to the **Profile** to obtain your email address.

The screenshot shows a web interface with a 'Logon' button and a question mark icon in the top right. Below this are two main sections: 'Forgot Email Address?' and 'Forgot Password?'. Each section has a brief instruction, a 'Bold = Required' note, and a form with input fields. The 'Forgot Email Address?' form has 'Account Number' and 'Password' fields, followed by 'Logon' and 'Cancel' buttons. The 'Forgot Password?' form has 'Account Number' and 'Email' fields, followed by 'Reset Password' and 'Cancel' buttons.





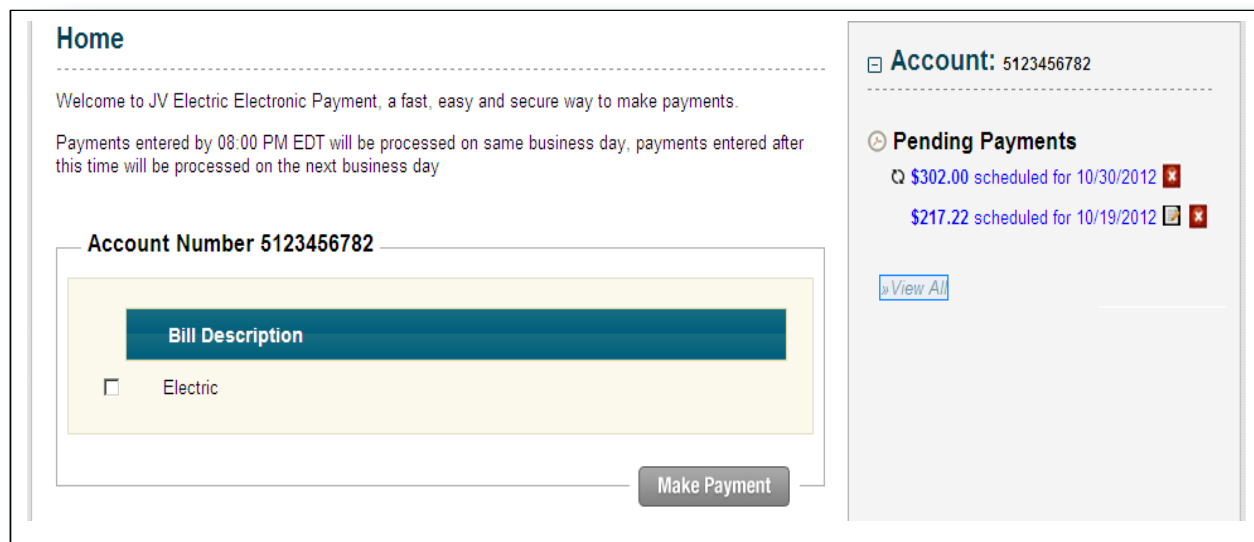
•If you have forgotten both your email address and password, contact Customer Support.

# The Home Page

The first screen you log into is the **Home Page**. The right side of the screen displays the **Account Overview** information. The main section of the **Home Page** displays the **Account Number** and **Description**. Some accounts may also display **Amount Due** and **Due Date** information.

## Account Overview

1. You can review pending payments and processed payments in the **Account Overview** section located on the right side of the **Home** page.
2. **Pending** payments list an amount ***“scheduled for”*** a specific date.
3. **Processed** payments list an amount ***“paid on”*** a specific date.
4. **Processed** payments are also designated by a green checkmark. ✓
5. **Pending** payments have a clock icon ⌚.
6. Payments with a recurring symbol ↻ have been scheduled to repeat at specified intervals. (See the section on recurring payments).
7. To the right of each listing are the edit  and delete  icons. You can edit or delete pending payments. Processed payments cannot be changed or deleted.



The screenshot displays the 'Home' page of the JV Electric Electronic Payment system. The main content area on the left includes a welcome message, processing times, the account number 5123456782, a 'Bill Description' section showing 'Electric' with an unchecked checkbox, and a 'Make Payment' button. The right sidebar, titled 'Account Overview', shows the account number 5123456782 and a 'Pending Payments' section. This section lists two pending payments: \$302.00 scheduled for 10/30/2012 with a clock icon and a delete icon, and \$217.22 scheduled for 10/19/2012 with a clock icon, a delete icon, and a green checkmark. A 'View All' link is located below the pending payments list.

8. Double-click a listing to view the payment information.
9. Payment information is only available for internet payments made over the past two years.

# The Home Page

## Account Number

1. Check to make sure the correct account number displays on the screen.
2. Only one account can be associated with your email/logon id.
3. The option to view specific billing information is only available to select accounts.
4. If you can view your billing information, make sure it matches your records.

## Description

1. Place a check in the checkbox that describes the payment.
2. The **Make Payment** button is activated and turns green.
3. Click the **Make Payment** button if you want to make a payment.

The screenshot shows the 'Home' page of the JV Electric Electronic Payment system. The page has a header 'Home' and a welcome message: 'Welcome to JV Electric Electronic Payment, a fast, easy and secure way to make payments. Payments entered by 08:00 PM EDT will be processed on same business day, payments entered after this time will be processed on the next business day'. Below this, the 'Account Number 5123456782' is displayed. A 'Bill Description' section shows a checkbox next to 'Electric', which is highlighted by a blue arrow. A 'Make Payment' button is located at the bottom right of this section. On the right side of the page, there is a sidebar with 'Account: 5123456782' and a 'Pending Payments' section. The pending payments list shows two items: '\$302.00 scheduled for 10/30/2012' and '\$217.22 scheduled for 10/19/2012'. A 'View All' link is also present.

## Amount Due

***Only select accounts will display the Amount Due information.***

1. Verify that the amount due matches your statement.
2. If the amount does not match, review the pending and processed payments which are located in the **Account Overview** section on the right side of the screen.

# The Home Page

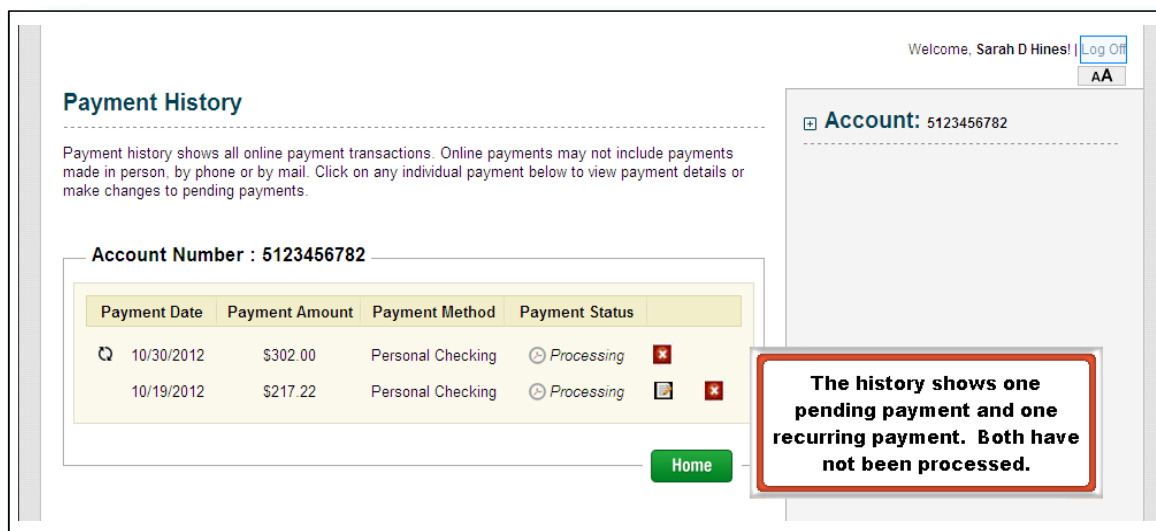
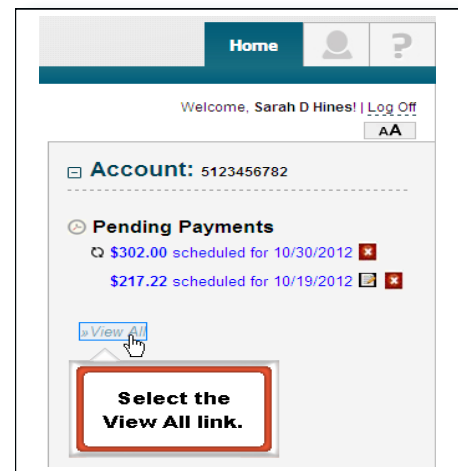
## Due Date

**Only select accounts will display the Due Date information.**

1. Verify that the due date matches your statement.
2. If the dates do not match, check the pending payments and processed payments located in the **Account Overview** section to determine if the payment has been processed.

## View the Payment History

1. From the **Home Page**, click the **View All** link.
2. The **Payment History** displays.
3. The **Payment History** only displays payments made online.
4. Contact Customer Support for information on payments made in person, by phone or by mail.
5. You can double-click a listing to display the payment information.
6. You can ONLY change or delete pending payments.
7. Click the **Edit** button to the right of the field you want to change.
8. Click **Submit**.



# Payments

Payments entered **before** the cut-off time, will process on the same business day. Payments entered **after** the cut-off time, will process on the next business day. Cut-off times are displayed at the top of the **Home Page** and **Make Payment** screen. Payments can be made with a checking, savings or credit card accounts.

Info

•A service fee will be added to all transactions. Residents of CO, CT, ID, KS, MA, ME,NY, OH, OK, TX, and WV will not be charged a service fee.

Info

•If you are making a payment on behalf of someone else, enter the information found on the statement in the **Account Information** section.

Info

•Enter the information associated with the checking, savings, or credit card account in the **Account Payment Information** section.

Info

•You will receive a confirmation email each time you make an online payment.

## One-Time Unregistered User Payment

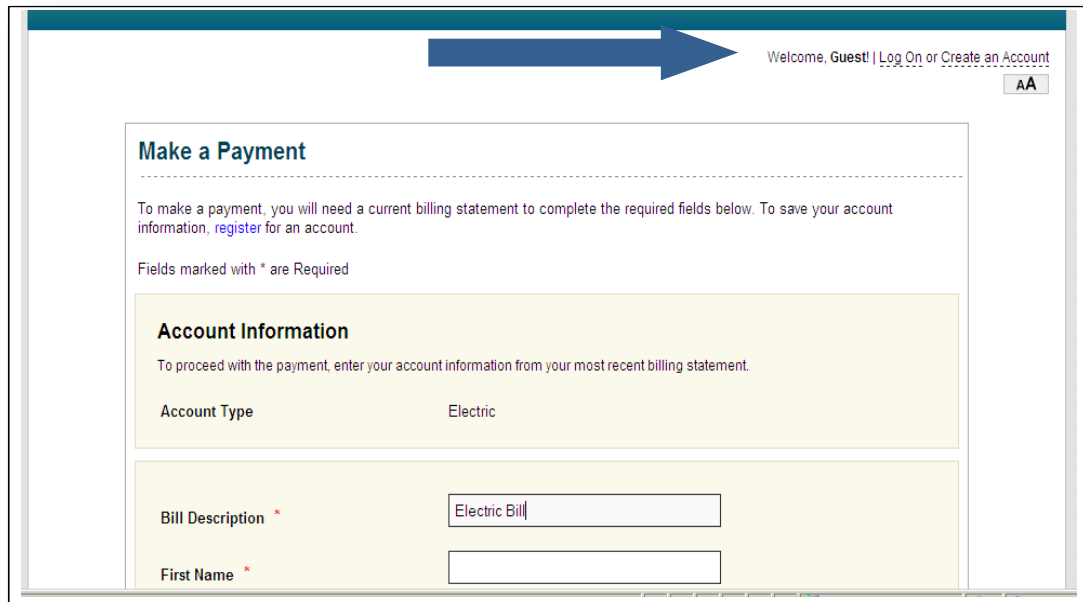
It is possible to make a one-time payment without setting up a profile or account. It is called an unregistered payment.

1. From the logon screen, click **Make a Payment**. The **Payment** screen displays.

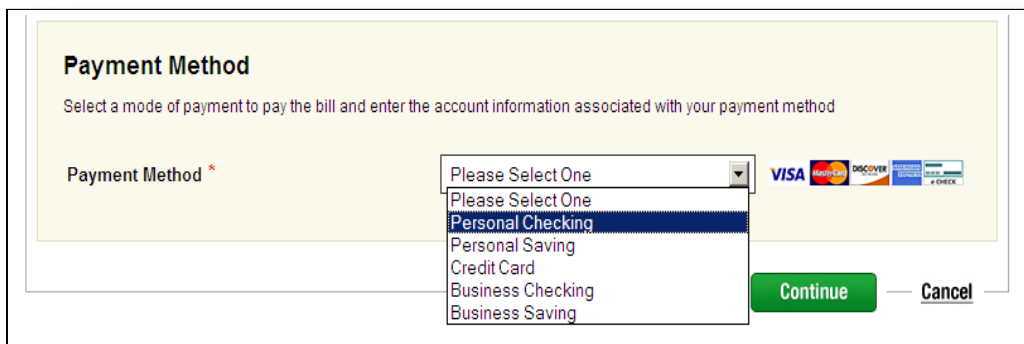


# Payments

2. Notice the option to **Create an Account** in the top right corner. Unregistered users can choose to set up an account prior to beginning the payment process.



3. Enter the information found on the billing statement in the **Account Information** section.
4. Enter your email address. When the transaction is completed, a confirmation email will be sent to this email address.
5. Select the **payment method**. Then click **Continue**.



6. The **Account Payment Information** displays on the page.

# Payments

7. Enter the information associated with the checking, savings, or credit card account in the **Account Payment Information** section.

8. Click **Continue**. The screen changes to the **Payment Verification** page.

Info

•If you decide to set up an account profile after beginning the payment process, click the **Register** link located in the top right corner of the screen.

Info

•If you choose to set up an account profile, you will lose all payment information that you have entered.

9. Review your information carefully.

10. If you need to make a change, click the **Edit** button located to the right of the field you want to change.

11. Place a check in the checkbox to accept the **Terms and Conditions**.

12. If all information is correct, click **Make Payment**.

13. The **Payment Confirmation** screen opens informing you that an email has been sent.

14. You can still register or set-up an account for future use.

15. You cannot make changes after the payment has been submitted, if you have not registered your account. If there is an error, contact Customer Support at the number listed at the bottom of the page.

Payment Information	
Payment Method	Personal Saving-0987
Payment Amount	528.10
Payment Date	10/25/2012

☒ I authorize payment to JV Electric. I understand that when I click Make Payment, a payment from my account will take place.

Select the check box to accept the terms.

Make Payment Cancel

Welcome, Guest! | [Log On](#) or [Create an Account](#) AA

You still have time to register..

Make online payments quick and easy on your next visit. [Register Now](#)

Payment Confirmation

Thank you for your payment. A payment confirmation will be sent to jptaylor@gmail.com. You can also print or save this page for your records.

Confirmation Information	
Confirmation Number	3991140

# Payments

## One-Time Registered User Payment

1. Enter your email address and password to login.
2. From the **Home page**, place a check in the box indicating the account that you want to make a payment.

The screenshot shows the 'Home' page of the JV Electric Electronic Payment system. The page has a dark blue header with a 'Home' button and user icons. Below the header, there is a 'Welcome,' message and a 'Log Off' link. The main content area is titled 'Home' and contains a welcome message: 'Welcome to JV Electric Electronic Payment, a fast, easy and secure way to make payments.' Below this, it states: 'Payments entered by 05:10 PM EDT will be processed on same business day, payments entered after this time will be processed on the next business day'. A section titled 'Account Number 29999999996999' is displayed. Below the account number, there is a 'Bill' button and a checkbox labeled 'water bill' which is checked. A green 'Make Payment' button is located at the bottom right of the form.

3. Click the **Make Payment** button.
4. The **My Bill Pay** screen displays.
5. If you already have an account, the information associated with your account automatically populates some fields.
6. Make sure the information is correct. Required fields are marked with an asterisk (\*).





The screenshot shows the 'My Bill Pay' screen. The page has a dark blue header with a 'Payments' button and user icons. Below the header, there is a 'Welcome,' message and a 'Log Off' link. The main content area is titled 'My Bill Pay' and contains a message: 'You can pay your bill and set up automatic payments when its convenient for you.' Below this, it states: 'Fields marked with \* are Required'. A section titled 'Account Information' is displayed. Below the account information, there is a form with the following fields: 'Account Nick Name \*', 'First Name \*', 'Middle Name', 'Last Name \*', 'Email Address \*', 'Confirm Email \*', and 'Primary Phone Number \*'. The 'First Name' field is populated with 'Stephanie', the 'Last Name' field with 'Evans', the 'Email Address' field with 'sevans@ecpays.com', and the 'Primary Phone Number' field with '(252) 525-3333'.

# Payments

City *	<input type="text" value="WILSON"/>
State *	<input type="text" value="NC"/>
Account Number *	<input type="text" value="29999999996999"/>
Current Due *	<input type="text"/>
Due Date For Current Charges *	<input type="text" value="11/28/2012"/>
Bill Date *	<input type="text" value="11/14/2012"/>
Cycle *	<input type="text" value="26"/>
Bill Number *	<input type="text" value="55566"/>
Consumption *	<input type="text" value="25"/>
Service Fee	\$2.00

**Payment Method**  
Select a mode of payment to pay the bill and enter the account information associated with your payment method

Payment Method \*







[Reset](#) [Continue](#) [Cancel](#)

7. The remaining fields change according to the type bill you selected to pay.
8. Refer to your bill to obtain this information.
9. Notice a service fee is listed.
10. Select a payment method.
11. Depending on the payment method, the screen expands for more information.
12. Notice the service fee will be added to the bill amount. However, state laws prohibit residents of CO, CT, ID, KS, MA, ME, NY, OH, OK, TX, and WV from being charged a service fee.
13. If the Bill Pay Account information is the same as the Payment Method information, place a check in the checkbox.
14. The information will populate the fields.

Bill Number *	<input type="text" value="55566"/>
Consumption *	<input type="text" value="25"/>
Service Fee	\$2.00

**Payment Method**  
Select a mode of payment to pay the bill and enter the account information associated with your payment method

Payment Method \*



**Personal Checking Account Information**  
☒ Same as valid epay client Account

First Name \*

Middle Initial

Last Name \*


Address1 \*

Address2

# Payments

### Payment Method

Select a mode of payment to pay the bill and enter the account information associated with your payment method

Payment Method \*  

### Personal Checking Account Information

☒ Same as valid epay client Account

First Name \*

Middle Initial

Last Name \*

Address1 \*

15. When paying by check or savings, enter the account number and the bank routing number
16. Press **Tab** to have the Bank Name auto-populate.
17. Do not press **Enter**. Pressing enter submits the payment before you have completed all fields.
18. When making a “One-Time” payment, set the Payment Frequency to Single Payment.
19. Enter the Payment Date.
20. You can also enter a Memo about the payment.
21. Click **Continue**.

Personal Checking Account Number \*  ?

Confirm Account Number \*

Routing Number \*  ?

Bank Name

Payment Frequency \*

### Payment Information

Complete the fields below to schedule your one-time payment.

Payment Method	Payment Amount
Personal Checking	\$2.00
Total Amount Due	\$2.00
Payment Date *	<input type="text"/>
Memo	<input type="text"/>

[Reset](#) [Continue](#) [Cancel](#)

# Payments

22. The **Payment Verification** screen displays. If you need to make a change, click the edit button next to the field you want to change.

Welcome, Sarah D Hines! | [Log Off](#)

AA

## Payment Verification

Review your information carefully before authorizing payment. If you need to make a change, click the **Edit** button to the right of the appropriate fields.

Account Information	
Bill Description	Electric Bill
First Name	Sarah
Middle Name	D
Last Name	Hines
Email Address	sevans@ecpays.com
Primary Phone Number	(252)555-1212

**Scroll or TAB through the fields to verify all information was entered correctly.**

**Edit**

23. Review the **Terms and Conditions** and place a check in the checkbox to accept the terms.

24. Click **Make Payment**.

25. The **Payment Confirmation** screen displays informing you that an email has been sent.

Welcome, Sarah D Hines! | [Log Off](#)

AA

## Payment Confirmation

Thank you for your payment. A payment confirmation will be sent to sevans@ecpays.com. You can also print or save this page for your records.

Confirmation Information	
Confirmation Number	3991136

26. You may print the confirmation page for your records.


# Payments

## E-Check Payments

1. From the **Home page**, select the account.
2. Click the **Make Payment** button. The **Payment** screen displays.
3. Select from Personal Checking, Business Checking, Personal Savings or Business Savings in the **Payment Method** field.
4. The **Checking/Savings Account Information** screen displays.
5. If the **Bill Pay Account information** is the same as the Payment Method information, place a check in the checkbox. The information will populate the fields.
6. Enter the checking or savings account number and the bank routing number.
7. Press Tab. The system verifies the routing number and the bank name will auto-populate.

### Payment Method

Select a mode of payment to pay the bill and enter the account information associated with your payment method

**Payment Method \***  

### Personal Checking Account Information

☒ Same as valid epay client Account

**First Name \***

**Middle Initial**

**Last Name \***

**Personal Checking Account Number \***  ?

**Confirm Account Number \***

**Routing Number \***  ?

**Bank Name**

**Payment Frequency \***

### Payment Information

Complete the fields below to schedule your one-time payment.

Payment Method	Payment Amount
Personal Checking	\$2.00

# Payments

**Note:** The diagram below shows the routing number locations on a **personal** check.

**Personal Check**

The diagram shows a sample personal check with the following fields and markings:

- DATE: \_\_\_\_\_
- PAY TO THE ORDER OF: \_\_\_\_\_
- \$ \_\_\_\_\_
- Check Standardization logo
- SAMPLE - NOT NEGOTIABLE
- Routing Number: 000121239
- Account Number: 00345678
- Check Number: 1517

Brackets below the MICR line identify the segments: Routing Number, Account Number, and Check Number.

**Note:** The diagram below shows the routing number locations on a **Business check**

**Business Check**

The diagram shows a sample business check with the following fields and markings:

- PAY TO THE ORDER OF: \_\_\_\_\_
- \_\_\_\_\_ 20 \_\_\_\_\_
- \$ \_\_\_\_\_
- \_\_\_\_\_ DOLLARS
- Check Standardization logo
- SAMPLE - NOT NEGOTIABLE
- Check Number: 00364
- Routing Number: 000121239
- Account Number: 735457330

Brackets below the MICR line identify the segments: Check Number, Routing Number, and Account Number.

**Payment Information**

Complete the fields below to schedule your one-time payment.

Payment Method	Payment Amount
Personal Checking	\$2.00
Total Amount Due	\$2.00
Payment Date *	<input type="text"/>
Memo	<input type="text"/>

[Reset](#) [Continue](#) [Cancel](#)

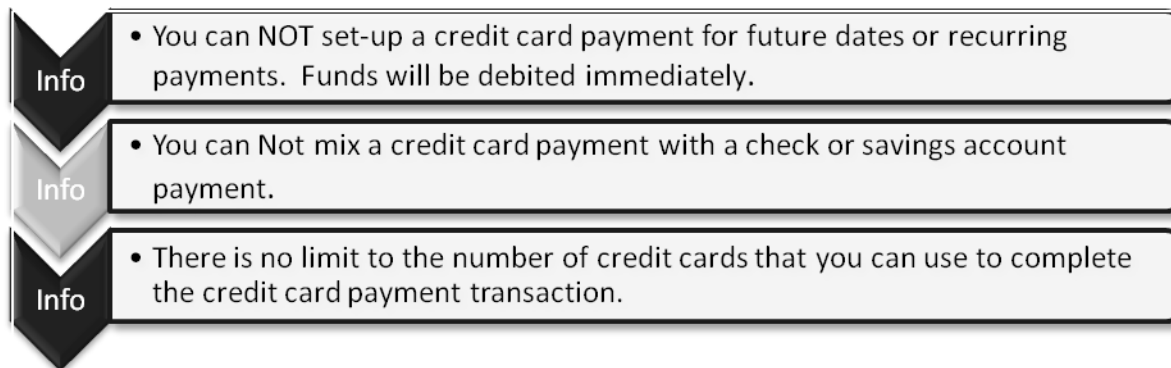


# Payments

11. Click **Continue**. The **Payment Verification** screen displays. If you need to make a change, click the edit button next to the field you want to change.
12. Review the **Terms and Conditions** and place a check in the checkbox to accept the terms.
13. The payment confirmation screen displays. You will receive an email confirming the payment.

## Credit Card Payments

1. From the **Home page**, select the account you want to pay.
2. Select the type bill you want to pay.
3. Click the **Make Payment** button. The **Payment** screen displays.








4. If the account profile has not been set-up, enter the account contact information:
  - a. Enter the First Name, Middle Initial, and Last Name associated with the account.
  - b. Enter a valid Primary Telephone Number.
  - c. Enter the mailing address.
  - d. The country defaults to USA. International addresses are not currently supported.
  - e. Enter the Zip Code and press Tab. The city and state auto-populates.
  - f. Enter the billing account number.
  - g. Depending on the type bill, you may have to enter additional information.
5. Select **Credit Card** in the **Payment Method** field.
6. The screen expands to display additional fields needed to enter credit card information.

# Payments

**Payment Method**

Select a mode of payment to pay the bill and enter the account information associated with your payment method

Payment Method \*  

**Credit Card Account Information**

☒ Same as valid epay client Account

7. Place a check in the checkbox indicating the contact information is the same as the name and address associated with the credit card. The information will auto-populate in the fields.
8. If different, enter the name and address associated with the credit card. Click **Continue**.
9. The Credit Card Payment Verification screen displays.

**Payment Information**

Payment Method	Credit Card
Payment Amount	\$114.00
Payment Date	11/05/2012

☒ I authorize payment to valid epay client. I understand that when I click Make Payment, a payment from my account will take place.

**Make Payment** **Cancel**

10. Review the information. Notice the total amount billed includes a service fee. However state laws prohibit residents of CO, CT, ID, KS, MA, ME, NY, OH, OK, TX, and WV from being charged a fee.
11. Review the **Terms and Conditions** and place a check in the checkbox to accept the terms.
12. If all information is correct, click **Make Payment**.
13. The Credit Card Information screen displays.

# Payments

If you click **Cancel**, the transaction will terminate and you will have to start another transaction.

Click **Reset** to clear all fields and re-enter the information.

Review the information prior to clicking **Submit**. You cannot edit the transaction after clicking **Submit**.

**Credit Card Information**  
Enter the credit card account information here.

**Total: 102.00 USD**

Credit Card Number:

Expiration Date:  /

Security Code:  ☐ Illegible

Name: Susan Evans

Invoice Number:

By clicking "Submit" I acknowledge that my card will be charged the above amount according to the card issuer agreement.

## Info

- You can make credit/debit card payments using MasterCard, Visa, and Discover.
- There are a select number of accounts that may use American Express.
- If the Security Code Illegible box is checked, the card transaction will decline.

14. Enter the Credit Card Number
15. Enter the Expiration Date on the card.
16. Enter the Security Code. MasterCard, Visa, and Discover cards display the 3-digit code on the back of the credit card. American Express displays a 4-digit code on the front.
17. Enter the security code. MasterCard, Visa, and Discover cards display the 3-digit code on the back of the credit card. American Express displays a 4-digit code on the front.



# Payments

18. After keying the card information, review the information carefully.
19. If you need to make a change, you cannot edit the transaction. However, you may delete the transaction and begin a new credit card payment.
20. The system verifies that funds are available to cover the payment.
21. If funds are available, the Payment Confirmation screen displays informing you that an email has been sent.
22. Click Submit to complete the payment. You may print the confirmation page for your records.
23. If funds are insufficient, the system uses whatever amount is available towards a partial payment. A dialogue box then displays with three payment options:
24. Cancel partial payment and select a new payment method. (Select this option to return to the Make Payment screen and select another payment method.)
25. Continue with partial payment of (\$00.00) and add an additional method to pay balance. (Select this option to return to the Credit Card Processing screen to enter other credit card accounts to satisfy the balance.)
26. Cancel bill payment transaction. (Select this option to end the transaction and return to the Home page.)


## Partial Credit Card Payment

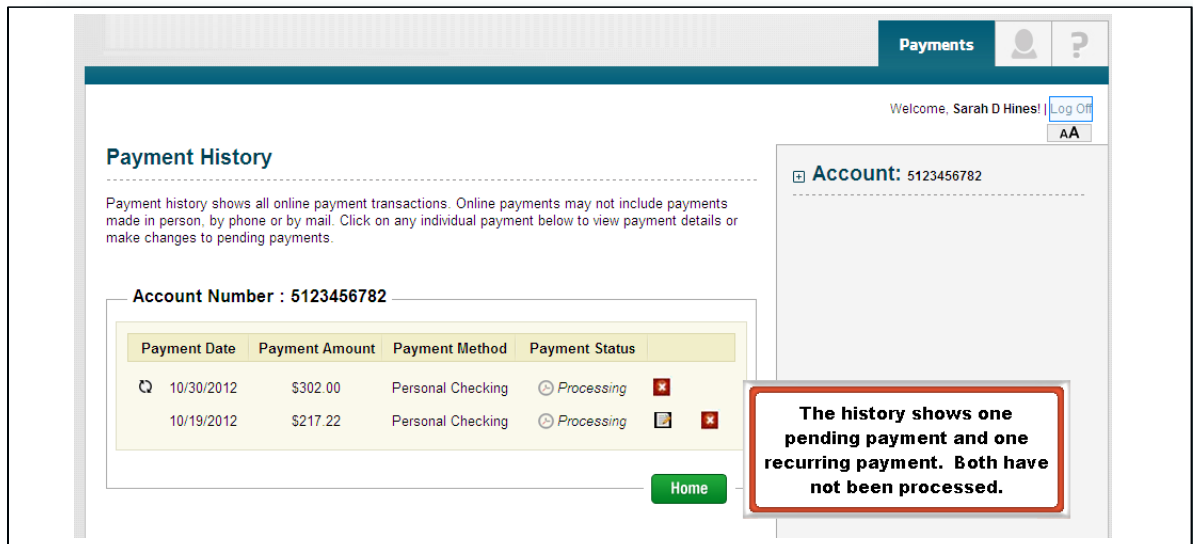
If the credit balance is insufficient, you can use another credit card to complete the transaction. The partial payment feature is **only** available **after the system verifies that the initial credit card has insufficient funds**. You cannot mix a credit card payment with a check or savings account payment. You can only use another credit card to complete the transaction.


1. Select the second option on the **Partial Payment** dialogue box.
2. Note the balance due amount.
3. Enter the correct name and address associated with the second credit card.
4. Be sure to enter the correct account information, credit card account number, expiration date, and security code for each card used.
5. Click **Make Payment**.
6. The system computes the remaining balance.
7. If there are not enough funds to cover the balance on the new card, you will receive a prompt to enter another credit card.
8. When the balance is satisfied, the payment confirmation screen displays.
9. If you need to make a change, you cannot edit the transaction. However, you may delete the transaction and begin a new credit card payment.

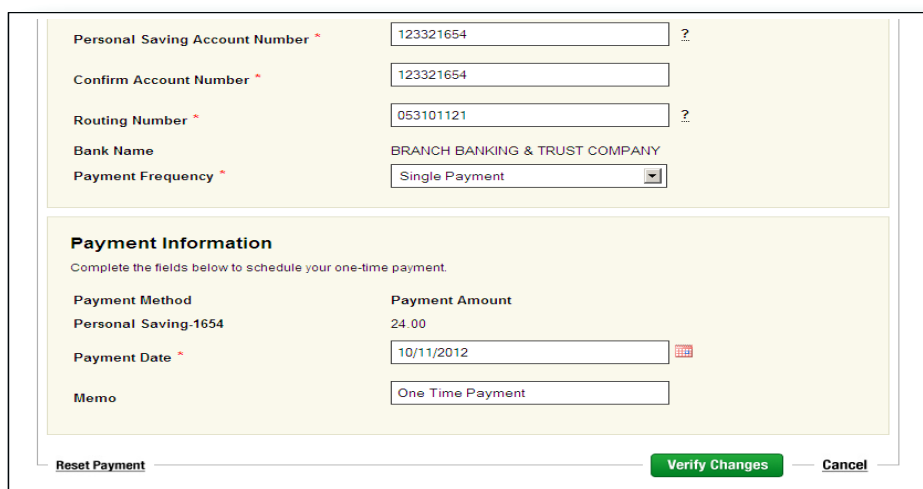
# Payments

## Editing & Deleting a Pending Payment

Pending payments can be edited or deleted as long as they have not passed the cut-off time for processing. To delete a payment click the delete  icon by the payment you want to delete.



1. To edit a pending payment, click the icon  located to the right of the payment.
2. The **Edit Pending Payment** screen opens displaying all previously entered information.
3. After making changes, click the **Verify Changes** button.



The screenshot shows the 'Edit Pending Payment' screen. It contains fields for account information and payment details. The 'Payment Information' section is highlighted.

**Personal Saving Account Number \*** 123321654 ?

**Confirm Account Number \*** 123321654

**Routing Number \*** 053101121 ?

**Bank Name** BRANCH BANKING & TRUST COMPANY

**Payment Frequency \*** Single Payment

**Payment Information**  
Complete the fields below to schedule your one-time payment.

**Payment Method** Personal Saving-1654

**Payment Amount** 24.00

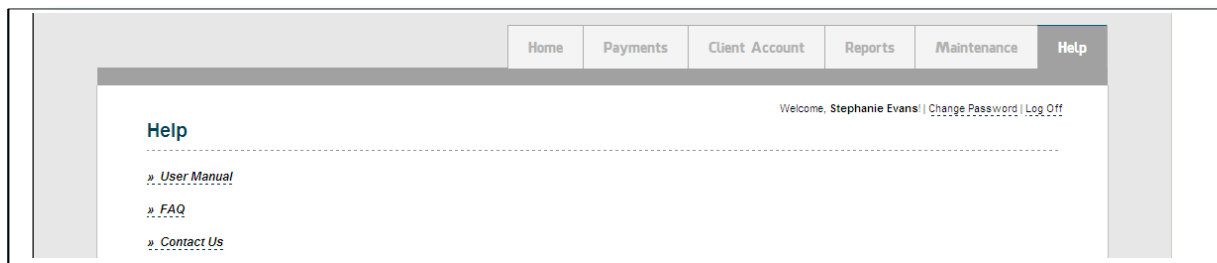
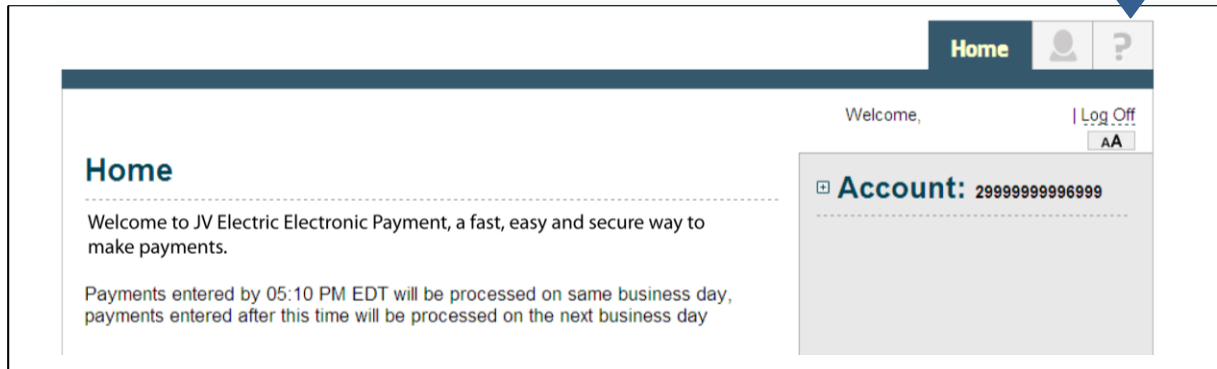
**Payment Date \*** 10/11/2012

**Memo** One Time Payment

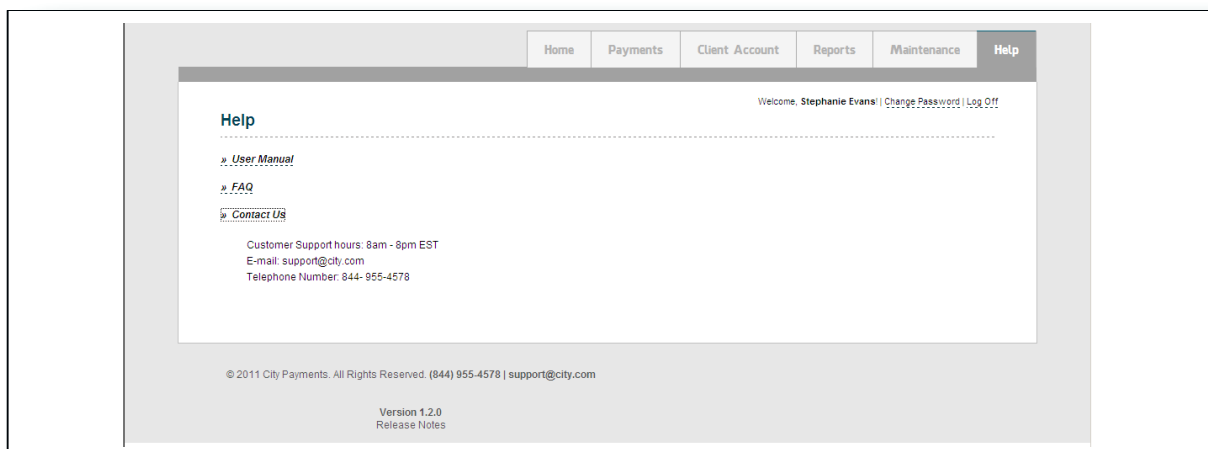
**Reset Payment** **Verify Changes** **Cancel**

4. The **Confirmation Page** opens and an email confirmation is sent to your email address.

1. From the **Home page**, click the **Help Tab** to access the **Help Menu**.



2. The **Help Menu** contains three links: **User Manual**, **FAQ**, and **Contact Us**.
3. Click **User Manual** to access a manual with step-by-step instructions.
4. Click **FAQ** for answers to frequently asked questions.
5. Click **Contact Us** to display customer support contact information.



**\*\*Application changes effective 10/25/2014**

## Multiple Accounts

### 'Create a Bill Pay Account' Page

**-Account 1**

☐ Same as Contact Information

Account Number \* 78945614

First Name \* Cathy

Middle Initial s

Last Name \* Powell

Email Address \* cathy.powell@bbandt.com

Confirm Email \* cathy.powell@bbandt.com

Phone Number \* (336) 555-1212

Address 1 \* 524 main st

Country \* United States

Zip Code \* 27023

City \* LEWISVILLE

State \* NC

[+Add Another Account](#)

[Reset](#) [Continue](#) [Cancel](#)

After selecting 'Create an Account' from the login screen, the payer will have the ability to register up to 5 additional accounts by selecting '+ Add Another Account' at the bottom of each account entry.  
Note: Existing users can add additional accounts by modifying their profile.

On the 'Verify Account Information' page, the Payer reviews their information for accuracy.

### Verify Account Information Page

#### Verify Account Information

Please verify that your account information is correct. View or make changes by clicking the **Edit** button in the appropriate section.  
To complete the registration process click **Submit**.

##### Contact Information

[Edit](#)

First Name Cathy

Middle Initial

Last Name Powell

Address Line 1 524 Main St

Address Line 2

City, State and Zip Code LEWISVILLE, NC 27023

Country USA

Primary Telephone Number (336) 555-1212

##### Logon Information

[Edit](#)

Login ID/Contact Email cathy.powell@bbandt.com

Account Type Electric

## Verify Account Information Page *Continued*

Each account entry will be listed. The '-' before Account 1 and Account 2 labels, indicates that the information can be collapsed if needed.

- Account 1

Account Number

78945

First Name

Cathy

Middle Initial

Last Name

Powell

Email Address

cathy.powell@bbandt.com

Phone Number

(336) 555-1212

Address 1

524 Main St

Country

USA

Zip Code

27023

Zip Plus 4

City

LEWISVILLE

State

NC

Edit

- Account 2

Account Number

56123

First Name

Cathy

Middle Initial

Last Name

Powell

Email Address

cathy.powell@bbandt.com

Phone Number

(336) 555-1212

Address 1

524 Main St

Country

USA

Zip Code

27023

Zip Plus 4

City

LEWISVILLE

State

NC

Edit

☒ I agree to XYZ Terms and Conditions. Click [here](#) to view the Terms & Conditions

ContinueCancel

## Home

Welcome to XYZ XYZ, a fast, easy and secure way to make payments.

Payments entered by 8:00 PM EST will be processed on same business day, payments entered after this time will be processed on the next business day

Electric - Account Number 45612

Bill Description

☐ Electric

Electric - Account Number 78945

Bill Description

☐ Electric

Make Payment

Pending Payments

☐ \$15.00 scheduled for 10/09/2014

☐ Account: 45612

Electric

\$5.00

☐ Account: 78945

Electric

\$5.00

\*Service Fee

\$5.00

[View All](#)

\* This is the service fee for all the bills in this payment.

Each account registered will be displayed on the Home page. Once you have selected the applicable accounts, select 'Make Payment'. Payments submitted will appear in the right navigational panel.



# Appendix Continued

If multiple accounts are selected for payment, only the first account will be displayed completely. To see the additional accounts, the Payer must click on the '+' to expand the account information.

The Payer will also see both accounts listed in the 'Total Amount Summary' section. If there is a fee associated with the payment then it will appear in this section as well.

Payments submitted after 8:00 PM EST cutoff time will be processed on the next business day.

## Make Payment

Enter your information below to complete your payment.

Fields marked with \* are Required

- Account Number	56123
Bill Description	Electric
First Name *	<input type="text" value="Cathy"/>
Middle Initial	<input type="text"/>
Last Name *	<input type="text" value="Powell"/>
Email Address *	<input type="text" value="cathy.powell@bbandt.com"/>
Confirm Email *	<input type="text" value="cathy.powell@bbandt.com"/>
Phone Number *	<input type="text" value="(336) 555-1212"/>

City *	<input type="text" value="LEWISVILLE"/>
State *	<input type="text" value="NC"/>
Payment Amount *	<input type="text"/>
Due Date *	<input type="text"/>
Amount Due *	<input type="text"/>

+ Account Number	78945
------------------	-------

Total Amount Summary	Amount Due	Amount Paid
This is the total fee		
Account 56123	\$0.00	\$0.00
Account 78945	\$0.00	\$0.00
Service Fee	\$5.00	\$5.00
Total Amount	\$5.00	\$5.00

<b>Payment Method</b>	
Select a mode of payment to pay the bill and enter the account information associated with your payment method	
Payment Method *	<input type="text" value="Please Select One"/>

[Reset](#)

[Continue](#)

[Cancel](#)

## Recurring Payments – eCheck/ACH only

### Make Payment Page

Routing Number \* 053101121 ?

Bank Name BRANCH BANKING & TRUST COMPANY

Payment Frequency \*

Bi-Weekly

☐ No End Date

☒ Number of Payments

Day of Week \* Friday

**Payment Information**

Complete the fields below to schedule your one-time payment.

Payment Method	Payment Amount
Personal Checking-0774	\$10.00
Total Amount Paid	\$10.00

Start Date \*


Memo

Reset Continue Cancel

On the Make Payment Page, you can choose the payment frequency:

- Single Payment
- Weekly
- Bi-Weekly
- Semi-Monthly
- Monthly

Then choose the 'End Date' or 'Number of Payments' along with the 'Day of the Week' and 'Start Date'.

Under the Payment History section on the Account Profile page, the following icon indicates a recurring payment. 

One item found.

	Payment Date	Payment Amount	Payment Method	Status
	10/15/2014	\$ 15.00	Personal Checking	Processing 

Export options: CSV | Excel